(e) and (f) Details of interest paid to World Bank, ADB and IMF for last two years as well as projections of interest to be paid for the remaining term of each agency are given below in Table 3:—

Table 3: Interest Payments (on Govt. account)

(US $ million)

	2003-04 (Acutals)	2004-05 (Actuals)	interest to be paid for the remaining term (Projections)*
A. World Bank (I+II)	174	100	3,122
I. IBRD	132	60	573
II. IDA	42	40	2549
B. ADB	65	28	286
C. IMF	0	0	0
TOTAL (A+B+C)	239	128	3,408

* calculated on outstanding debt at end-March, 2005. Future disbursements are not taken into account. In case of variable interest loans, existing rates are used.

Rural credit

223. SHRI S.S. AHLUWALIA: Will the Minister of FINANCE be pleased to state:

(a) the details of rural credit flows; target and achievements, since 2002-03, year-wise;

(b) the number of borrowers availed of rural credit in these years, State-wise;

(c) whether, as per extant rules, private banks must open one-fourth of their total branches in rural and semi-urban areas;

(d) if so, the details of branches and kiosks set up by private banks and PSU banks in rural areas since May, 2004, State-wise;

(e) whether all private banks have complied with the requirement as mentioned in part (c) above;

(f) if not, the details of banks who failed to comply; and

(g) the details of steps taken, if any, in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) As per guidelines of Reserve Bank

of India (RBI) there are no separate targets/sub-targets for rural areas. Banks are required to lend 18% of their net bank credit to agriculture. Targets and achievements regarding agricultural advances by commercial banks (public sector and private sector), cooperative banks and RRBs since 2002-03 is as under:—

(Rs. crore)

Years	2002-03	2003-04	2004-05	2005-06
Target	64,630	73,378	1,05,000	1,41,000
Achievement	69,560	86,981	1,25,300	1,19,115*

*Till December, 2005.

(b) State-wise details of number of accounts and amount outstanding of rural credit for scheduled commercial banks are given in the Statement-I enclosed. (*See* below).

(c) and (d) As per RBI guidelines, the new generation private banks are required to open 25% of their branches in semi-urban and rural centres. This condition is not stipulated on old private sector banks as they already have a substantial net work of branches in rural and semi-urban areas. State-wise and Bank Group-wise details on number of branches opened in rural areas during 1st May, 2004 to 31st December, 2005 are given in Statement-II enclosed (*See* below).

(e) to (g) The new generation Private Sector Banks have altogether 26.88% branches in rural and semi-urban areas. Some of these banks at present are not complying with the stipulation of 25% branches in rural and semi-urban areas. However, this aspect is being taken care of while releasing fresh authorisations for opening of branches.

Statement-I

State-wise rural credit of Scheduled Commercial Banks

(No. of a/cs in thousands, Amt. in Rs. lakhs)

Region/State/Union Territory	Rural Credit		Rural Credit	
	No. of A/cs	o/s	No. of A/cs	o/s
Northern Region	26.00	16156.78	26.98	17331.20
Haryana	4.10	2340.81	4.56	2867.01
Himachal Pradesh	2.76	1534.45	3.01	1785.78

Region/State/Union Territory	Rural Credit		Rural Credit	
	No. of A/cs	o/s	No. of A/cs	o/s
Jammu & Kashmir	2.23	1038.18	2.01	1298.64
Punjab	5.84	8989.52	6.11	8720.24
Rajasthan	10.88	3971.70	11.11	4330.31
Chandigarh	2	20.35	3	25.13
Delhi	17	203.76	17	324.09
North-Eastern Region	5.90	1558.67	8.71	1823.80
Arunachal Pradesh	21	70.43	20	73.28
Assam	3.71	1046.15	3.97	1251.21
Manipur	14	40.92	14	40.89
Meghalaya	46	112.09	43	125.96
Mizoram	14	50.74	17	80.43
Nagaland	9	28.29	9	33.15
Tripura	2.15	211.94	1.70	238.90
Eastern Region	60.17	11189.88	56.05	12504.84
Bihar	14.77	2789.85	14.93	3232.95
Jharkhand	6.89	1206.44	5.83	1354.78
Orissa	18.30	3438.89	15.84	3784.24
Sikkim	12	67.09	14	88.91
West Bengal	22.04	3660.86	19.26	4011.72
Andaman & Nicobar Islands	5	26.73	6	32.25
Central Region	54.54	14071.03	55.21	16250.38
Chhattisgarh	3.29	848.25	3.45	976.73
Madhya Pradesh	9.93	3314.89	9.72	3905.42
Uttar Pradesh	38.84	9142.61	39.58	10496.40
Uttaranchal	2.39	765.28	2.48	880.83
Western Region	22.62	11568.69	20.51	11321.56
Goa	47	310.88	45	332.17
Gujarat	8.72	3897.21	8.32	3809.60
Maharashtra	13.41	7343.21	11.82	7162.12
Dadar & Nagar Haveli	2	16.14	2	16.32
Daman & Diu	—	1.25	—	1.35
Southern Region	85.10	22808.43	88.52	25780.17
Andhra Pradesh	36.87	8453.07	38.27	9600.63

Region/State/Union Territory	Rural Credit		Rural Credit	
	No. of A/cs	o/s	No. of A/cs	o/s
Karnataka	19.51	6577.47	20.10	7605.66
Kerala	4.40	1871.30	4.46	1911.96
Tamil Nadu	24.01	5838.89	25.36	8582.29
Lakshadweep	2	5.10	2	7.58
Pondicherry	29	62.81	31	72.08
All India	255.33	77163.35	254.09	85020.95

Source:— Basic statistical returns of Scheduled Commercial Banks in India March, 2003 and March, 2004.

"-"Negligible.

Statement-II

State-wise number of branches opened by Public and Private Sector banks during 01/05/2004 to 31/12/2005

State/U.T. Name	Public Sector Banks		Private Sector Banks	
	Rural Centres	All Centres	Rural Centres	All Centres
Andaman & Nicobar	—	1	—	—
Andhra Pradesh	9	99	2	56
Arunachal Pradesh	—	1	—	—
Assam	1	10	—	3
Bihar	3	19	—	9
Chandigarh	—	6	—	9
Chhattisgarh	—	7	—	6
Delhi	1	48	—	105
Goa	2	12	2	5
Gujarat	11	46	2	47
Haryana	3	41	1	42
Himachal Pradesh	4	8	—	4
Jammu & Kashmir	1	5	7	15
Jharkhand	—	14	—	9
Karnataka	6	87	1	45
Kerala	1	31	1	44
Lakshadweep	1	1	—	—
Madhya Pradesh	2	31	—	18
Maharashtra	5	110	—	112
Manipur	—	1	—	—
Meghalaya	—	1	—	2

State/U.T. Name	Public Sector Banks		Private Sector Banks	
	Rural Centres	All Centres	Rural Centres	All Centres
Mizoram	—	1	—	—
Nagaland	—	1	—	—
Orissa	3	22	—	12
Pondicherry	—	2	—	3
Punjab	2	39	3	94
Rajasthan	3	46	—	37
Sikkim	1	5	—	3
Tamil Nadu	1	70	—	55
Tripura	—	1	—	1
Uttar Pradesh	—	80	—	40
Uttaranchal	—	14	—	10
West Bengal	1	35	—	42
All India	61	895	19	828

Constitution of Sixth Pay Commission

224. SHRI LALIT SURI:
SHRI RAJKUMAR DHOOT:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government staff including Railway employees have given notice to go on indefinite strike from 1st March, 2006 to press their demand for constitution of next Pay Commission;

(b) if so, the details thereof; and

(c) the decision taken by Government on the constitution of the Pay Commission with likely terms of reference?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) Yes, Sir.

(b) The 20 point charter of demands submitted by the Joint Council of Action of Government employees is enclosed (*See* below)

(c) Government is initiating steps for setting up the Sixth Pay Commission for Central Government employees.